

Information to identify the case:

Debtor 1:	Stephen Agresta	Social Security number or ITIN: xxx-xx-1968
	First Name Middle Name Last Name	EIN: _____
Debtor 2:	(Spouse, if filing)	Social Security number or ITIN: _____
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 2/20/18
Case number:	18-13271-ABA	Date case converted to chapter: 7 9/18/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Stephen Agresta	
2. All other names used in the last 8 years		
3. Address	1001 Kresson Road Cherry Hill, NJ 08003	
4. Debtor's attorney	Mark K. Smith Law Offices of Mark K. Smith, LLC 2 Princess Road Suite 1-G Lawrenceville, NJ 08648	Contact phone (609) 512-1775
5. Bankruptcy trustee	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 9/18/19
7. Meeting of creditors	November 15, 2019 at 01:30 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/14/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), orif you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
United States Bankruptcy Court
District of New Jersey

In re:
 Stephen Agresta
 Debtor

Case No. 18-13271-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Sep 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2019.

db #+Stephen Agresta, 1001 Kresson Road, Cherry Hill, NJ 08003-2724
 517378922 BANK OF NEW YORK AS TRUSTEE FOR CWABS 2007-13, c/o Shellpoint Mortgage Servicing,
 PO Box 10826, Greenville, SC 29603-0826
 517341973 +Bank of New York Mellon, c/o Shellpoint Mortgage Servicing, PO Box 51850,
 Livonia, MI 48151-5850
 517341975 +Choice Recovery (Imaging & Radiology Spe, c/o First Federal Control, PO Box 20790,
 Columbus, OH 43220-0790
 517341976 +Emergency Physicians of S Jersey, 6681 Country Club Drive, Minneapolis, MN 55427-4601
 517341977 +Gorski & Knowlton PC, 311 Whitehorse Avenue-Suite A, Trenton, NJ 08610-1430
 517392290 +Gorski & Knowlton PC, Attn: Allen I. Gorski, Esquire, 311 Whitehorse Avenue; Suite A,
 Hamilton, NJ 08610-1430
 517341978 +Madison Park Investors LLC, 438 5th Avenue, Pelham, NY 10803-1257
 517343626 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517998791 +THE BANK OF NEW YORK MELLON, McCabe, Weisberg & Conway, P.C., 216 Haddon Avenue,
 Suite 201, Westmont, NJ 08108-2818
 517341980 +Total Rental Inc, c/o Charles D Whelan III, 114 Bayard Street,
 New Brunswick, NJ 08901-1956
 517403378 +Total Rental Inc., c/o Charles D. Whelan III, Esq., 114 Bayard Street,
 New Brunswick, NJ 08901-1956
 517970469 +U.S. BANK TRUST, N.A., AS TRUSTEE FOR LSF10 MASTER, Phelan Hallinan Diamond & Jones, PC,
 400 Fellowship Road, Suite 100, Mt Laurel, NJ 08054-3437
 517810002 +U.S. Bank Trust, N.A.,, Melissa S. DiCerbo, Esq., McCABE, WEISBERG & CONWAY, LLC,
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: markksmithlaw@aol.com Sep 19 2019 00:42:47 Mark K. Smith,
 Law Offices of Mark K. Smith, LLC, 2 Princess Road, Suite 1-G, Lawrenceville, NJ 08648
 tr +EDI: FDSSTANGER.COM Sep 19 2019 04:23:00 Douglas S. Stanger, Flaster/Greenberg,
 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 19 2019 00:44:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 19 2019 00:44:21 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517341972 EDI: RESURGENT.COM Sep 19 2019 04:23:00 Ashley Funding Services LLC (lab Corp),
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517478132 EDI: RESURGENT.COM Sep 19 2019 04:23:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517341974 +EDI: CAPITALONE.COM Sep 19 2019 04:23:00 Capital One Bank USA NA, attn : Bankruptcy,
 PO Box 30285, Salt Lake City, UT 84130-0285
 517341971 EDI: IRS.COM Sep 19 2019 04:23:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 517447474 +EDI: PRA.COM Sep 19 2019 04:23:00 Orion Portfolio Services LLC,
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517341979 EDI: RECOVERYCORP.COM Sep 19 2019 04:23:00 Orion Portfolio Services LLC,
 c/o Recovery Management Systems Corp, 25 SE 2d Avenue, Suite 1120, Miami, FL 33131-1605
 517367020 EDI: PRA.COM Sep 19 2019 04:23:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 517468015 +EDI: AIS.COM Sep 19 2019 04:23:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-1

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 26

Date Rcvd: Sep 18, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2019 at the address(es) listed below:
NONE.

TOTAL: 0